

## CHAPTER 13 PLAN

Case No.: \_\_\_\_\_

Debtor(s): Bonita Smith SS#: xxx-xx-6231 Net Monthly Earnings: \$3,110.33  
 \_\_\_\_\_ SS#: \_\_\_\_\_ Number of Dependents: 2

## I. Plan Payments:

( ) Debtor(s) propose to pay direct a total of \$ \_\_\_\_\_ ☐ weekly ☐ bi-weekly ☐ semi-monthly ☐ monthly into the plan; or

( X ) Payroll deduction Order: To Madison County Board of Education for  
 \$ 772.00 ☐ weekly ☐ bi-weekly ☐ semi-monthly ☒ monthly.

Length of plan is approximately 60 months, and the total amount of debt to be distributed by the Trustee is approximately \$ 46,320.00.

## II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

## A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSES AND SUPPORT) [See § 1322(a)(2)]

The following priority claims, if allowed, will be paid in full unless creditor agrees otherwise:

CREDITOR	TYPE OF PRIORITY	SCHEDULED AMOUNT
Alabama Department of Revenue	Taxes and certain other debts	\$643.98
Internal Revenue Service	Taxes and certain other debts	\$5,131.00

B. Total Attorney Fee: \$ 2,750.00; \$ 0.00 paid pre-petition; \$ 2,750.00 to be paid at confirmation.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest in deferred cash payments as follows:

## 1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of regular payment to be paid	Regular Payments to begin: Month/Year	Arrears to be paid by Trustee	Months included in arrearage amount	Proposed Interest Rate on Arrearage
JP Morgan Chase Bank	\$213,369.00	<input type="checkbox"/> by Trustee <input checked="" type="checkbox"/> by Debtor \$1,298.00	December 2013	\$17,000.00	Through November 2013	5.25%

## 2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debt	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed fixed Payments
Santander Consumer USA	\$124.27	\$12,427.00	\$12,427.00	\$0.00	2011 Toyota Camry 60,000 Miles	5.25%	\$254.71

## III. Other debts (not shown in 1 or 2 above) which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
ACS	\$6,000.00	\$0.00		Student Loan-deferred, still in school.
Sallie Mae	\$35,000.00	\$0.00		Student Loan-deferred, still in school.

## IV. Special Provisions:

- ☒ This is an original plan.  
☐ This is an amended plan replacing plan dated \_\_\_\_.  
☒ This plan proposes to pay unsecured creditors prorata  
☒ Other Provisions:

## Special Intentions:

- (1) All creditors being paid non-plan direct are hereby granted limited relief to continue to send monthly invoice, statements and payment requests to facilitate these monthly maintenance payments.  
 (2) Payments by the Trustee-Pursuant to 11 U.S.C. § 1326(b), from money received, the trustee shall first pay 507(a)(2) costs, including 503 (b) claims of filing fees of \$0.00 and then attorneys fees of \$2,750.00. When these costs have been paid, the trustee shall pay the properly filed secured claims, then the properly filed priority claims, then any properly filed claims being sub-classed. The remaining monies received by the trustee shall then be distributed pro rata to properly filed unsecured claims.  
 (3) ALL SECURED CLAIMS SHALL BE PAID AS NOTED IN SECTION 2 OR UNTIL SAID CLAIM IS PAID IN FULL. CLAIMS DISTRIBUTION WILL BE SUBJECT TO MODIFICATION AFTER BAR DATE REVIEW.  
 (4) Allowed secured claims will receive adequate protection from the date of confirmation, or from the bar date if the claim is filed after confirmation, until the debtors' attorney fee is paid in full. At such time as the debtors' attorneys fee is paid, the allowed secured claims shall be paid in monthly payments as set forth above.  
 (5) Will surrender interest in vacuum to United Consumer Financial Services.  
 (6) Sallie Mae & ACS to be paid direct non-plan due to student loans. Loans are presently deferred.

Attorney for Debtor Name/Address/Telephone #  
/s/ Ronald C. Sykustus

Date November 1, 2013

/s/ Bonita Smith

Bonita Smith  
 Signature of Debtor

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